

Information to identify the case:

Debtor 1	<u>Jeffrey L. Lezark</u>	Social Security number or ITIN	xxx-xx-2622
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Laurie A. Lezark</u>	Social Security number or ITIN	xxx-xx-2678
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	19-22324-CMB		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey L. Lezark

Laurie A. Lezark

10/25/24

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jeffrey L. Lezark
Laurie A. Lezark
Debtors

Case No. 19-22324-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 25, 2024

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Jeffrey L. Lezark, Laurie A. Lezark, 381 Pennsylvania Avenue, Oakmont, PA 15139-1533
sp	+ East End Trial Group, LLC, 212 45th St., Pittsburgh, PA 15201-2802
sp	#+ Law Offices of Eugene D. Frank, P.C., 3202 McKnight East Drive, Pittsburgh, PA 15237-6423
cr	+ U.S. Bank Trust National Association, as Trustee o, Friedman Vartolo, LLP, 1325 Franklin Ave., Ste 160, Garden City, NY 11530-1631
15067048	Discover Student Loans, PO Box 30947, Salt Lake City, UT 84130-0947
15067050	+ EMSI, 3504 Cragmont Drive, Suite 100, Tampa, FL 33619-8300
15067051	Fin Sys of Richmond Inc., PO Box 786, Richmond, IN 47375-0786
15067052	+ Grover Sukhdev MD, 4815 Liberty Avenue, Pittsburgh, PA 15224-2156
15067057	+ Metropolitan Life Insurance Company, 4425 Ponce de Leon Blvd., Coral Gables, FL 33146-1837
15067065	+ Tristate Orthopaedics & Sports Medicine, 5900 Corporate Drive, Suite 200, Pittsburgh, PA 15237-7005

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 26 2024 04:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 26 2024 01:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 26 2024 04:01:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 26 2024 01:09:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Oct 26 2024 04:01:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Oct 26 2024 01:00:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	^ MEBN	Oct 26 2024 00:07:30	SN Servicing Corporation as Servicer for U.S. Bank, Friedman Vartolo, LLP, 1325 Franklin Ave., Suite 160, Garden City, NY 11530-1631
15106838	EDI: GMACFS.COM	Oct 26 2024 04:01:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15067038	+ EDI: GMACFS.COM		

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		Oct 26 2024 04:01:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
15067037	EDI: GMACFS.COM		
		Oct 26 2024 04:01:00	Ally Financial, PO Box 380903, Bloomington, MN 55438-0903
15067039	EDI: BANKAMER		
		Oct 26 2024 04:01:00	Bank of America, PO Box 982234, El Paso, TX 79998-2234
15067040	+ EDI: BANKAMER		
		Oct 26 2024 04:01:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
15095894	+ EDI: BANKAMER2		
		Oct 26 2024 04:01:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15067041	+ EDI: LCIBAYLN		
		Oct 26 2024 04:01:00	Bayview Loan Servicing, 4425 Ponce De Leon, 5th Floor, Miami, FL 33146-1837
15106836	+ EDI: LCIBAYLN		
		Oct 26 2024 04:01:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837
15067043	EDI: CAPITALONE.COM		
		Oct 26 2024 04:01:00	Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
15067042	EDI: CAPITALONE.COM		
		Oct 26 2024 04:01:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
15087178	EDI: CAPITALONE.COM		
		Oct 26 2024 04:01:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15067044	EDI: CITICORP		
		Oct 26 2024 04:01:00	CitiMortgage Inc., PO Box 6243, Sioux Falls, SD 57117-6243
15067045	^ MEBN		
		Oct 26 2024 00:07:37	Coll Svc Ctr, POB 560, New Kensington, PA 15068-0560
15302648	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Oct 26 2024 01:07:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
15067046	EDI: DISCOVER		
		Oct 26 2024 04:01:00	Discover, PO Box 30421, Salt Lake City, UT 84130-0421
15071379	EDI: DISCOVER		
		Oct 26 2024 04:01:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15067047	+ EDI: DISCOVER		
		Oct 26 2024 04:01:00	Discover Fin Svcs LLC, P.O. Box 15316, Wilmington, DE 19850-5316
15085513	+ EDI: DISCOVERSL.COM		
		Oct 26 2024 04:01:00	Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925
15067049	+ EDI: DISCOVERSL.COM		
		Oct 26 2024 04:01:00	Discover Student Loans, PO Box 30948, Salt Lake City, UT 84130-0948
15105860	+ Email/Text: kbarkley@bernsteinlaw.com		
		Oct 26 2024 01:10:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15067053	EDI: LCIICSYSTEM		
		Oct 26 2024 04:01:00	IC System, 444 Highway 96 East, PO Box 64378, Saint Paul, MN 55164-0378
15067054	EDI: JPMORGANCHASE		
		Oct 26 2024 04:01:00	JPMCB Card Services, P.O. Box 15298, Wilmington, DE 19850
15082299	+ Email/Text: RASEBN@raslg.com		
		Oct 26 2024 01:00:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15067055	^ MEBN		
		Oct 26 2024 00:07:24	KML Law Group, P.C., BNY Mellon Independence Center, Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541
15067056	Email/Text: camanagement@mtb.com		

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15088650	+ Email/Text: camanagement@mtb.com	Oct 26 2024 01:08:00	M&T Bank, PO Box 900, Millsboro, DE 19966
15106267	EDI: PRA.COM	Oct 26 2024 01:08:00	M&T BANK, P.O. BOX 1508, BUFFALO, NY 14240-1508
15067058	EDI: SYNC	Oct 26 2024 04:01:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15067059	EDI: SYNC	Oct 26 2024 04:01:00	Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
15067979	^ MEBN	Oct 26 2024 04:01:00	Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965061, Orlando, FL 32896-5061
15067061	+ EDI: SYNC	Oct 26 2024 00:08:22	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15067060	+ EDI: SYNC	Oct 26 2024 04:01:00	Synchrony Bank/JCPenney, PO Box 965007, Orlando, FL 32896-5007
15067062	EDI: SYNC	Oct 26 2024 04:01:00	Synchrony Bank/JCPenney, PO Box 965008, Orlando, FL 32896-5008
15067063	EDI: SYNC	Oct 26 2024 04:01:00	Synchrony Bank/Lowes, PO Box 965003, Orlando, FL 32896-5003
15067064	EDI: SYNC	Oct 26 2024 04:01:00	Synchrony Bank/Sam's Club, PO Box 965003, Orlando, FL 32896-5003
15441725	^ MEBN	Oct 26 2024 04:01:00	Synchrony Bank/Wal-mart, P.O. Box 965022, Orlando, FL 32896-5022
15425109	^ MEBN	Oct 26 2024 00:05:56	U.S. Bank Trust National Association as Trustee, of Cabana Series V Trust, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
15100486	Email/Text: BNCnotices@dcmservices.com	Oct 26 2024 00:05:57	U.S. Bank Trust National Association, et al., c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
15101864	EDI: AIS.COM	Oct 26 2024 01:08:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15070314	Email/Text: bankruptcy.accounts@wakeassoc.com	Oct 26 2024 04:01:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15067066	EDI: WFFC2	Oct 26 2024 01:00:00	ACS PRIMARY CARE PHYSICIANS SOUTHEAST, WAKEFIELD AND ASSOCIATES, PO BOX 50250, KNOXVILLE,TN 37950-0250
		Oct 26 2024 04:01:00	Wells Fargo Bank N.A., PO Box 522, Des Moines, IA 50306-0522

TOTAL: 48

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC, a Delaware Limited Li
cr		Community Loan Servicing, LLC
cr		U.S. Bank Trust National Association, as Trustee o
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	SN Servicing Corporation as Servicer for U.S. Bank, Friedman Vartolo, LLP, 1325 Franklin Ave., Suite 160, Garden City, NY 11530-1631

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Lauren Moyer	on behalf of Creditor U.S. Bank Trust National Association as Trustee of Cabana Series V Trust bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Lauren Moyer	on behalf of Creditor SN Servicing Corporation as Servicer for U.S. Bank Trust National Association as Trustee of the Cabana Series V Trust, bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Lauren Moyer	on behalf of Creditor SN Servicing Corporation as Servicer for U.S. Bank Trust National Association as Trustee of Cabana Series V Trust bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Maria Miksich	on behalf of Creditor Community Loan Servicing LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Richard James Tracy, III	on behalf of Creditor SN Servicing Corporation as Servicer for U.S. Bank Trust National Association as Trustee of the Cabana Series V Trust, richard.tracy.iii@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Shawn N. Wright	on behalf of Joint Debtor Laurie A. Lezark shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com
Shawn N. Wright	on behalf of Debtor Jeffrey L. Lezark shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 12